

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Gina Louise Guerin  
Debtor

Case No. 19-04456-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Oct 17, 2024

User: AutoDocke  
Form ID: pdf010

Page 1 of 3  
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2024:**

Recip ID	Recipient Name and Address
db	+ Gina Louise Guerin, 187 Tahoe Ln, Henryville, PA 18332-7184
5258876	+ Berkheimer Tax Administrator, 50 North 7th Street, Bangor, PA 18013-1731
5258878	+ Direct TV, P.O. Box 930170, Dallas, TX 75393-0001
5442348	+ Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
5258885	+ Pennsylvania Department of Revenue, PO Box 281041, Harrisburg, PA 17128-1041
5258889	+ St Luke's Physician Group, PO Box 25837, Salt Lake City, UT 84125-0837

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 17 2024 18:55:31	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5258875	+ Email/Text: BarclaysBankDelaware@tsico.com	Oct 17 2024 18:42:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
5258877	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 17 2024 18:39:47	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
5278789	Email/PDF: bncnotices@becket-lee.com	Oct 17 2024 18:55:44	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5274737	Email/Text: G06041@att.com	Oct 17 2024 18:42:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
5265157	Email/Text: EBNBKNOT@ford.com	Oct 17 2024 18:42:00	Ford Motor Credit Company LLC, Dept. 55953, PO Box 55000, Detroit, MI 48255-0953
5304708	Email/Text: EBNBKNOT@ford.com	Oct 17 2024 18:42:00	Ford Motor Credit Company, LLC, PO Box 62180, Colorado Spring, CO 80962
5280481	Email/Text: Bankruptcy@Freedommortgage.com	Oct 17 2024 18:42:00	FREEDOM MORTGAGE CORPORATION, Attn: Bankruptcy Department, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
5258879	+ Email/Text: EBNBKNOT@ford.com	Oct 17 2024 18:42:00	Ford Motor Credit Comp, Po Box Box 542000, Omaha, NE 68154-8000
5258880	Email/Text: Bankruptcy@Freedommortgage.com	Oct 17 2024 18:42:00	Freedom Mortgage Corp, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
5258881	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 17 2024 18:42:00	Internal Revenue Service, Centralized Insolvency Operation, P. O. Box 7346, Philadelphia, PA 19101-7346
5258882	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 17 2024 18:40:14	Jpmcb Card, Po Box 15298, Wilmington, DE 19850
5258883	+ Email/Text: PBNCNotifications@peritusservices.com	Oct 17 2024 18:42:00	Kohls/Capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

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5258884	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 17 2024 18:42:00	Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1238
5279670	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 17 2024 18:42:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5274404	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 17 2024 18:54:51	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5258886	+ Email/Text: bkrgeneric@penfed.org	Oct 17 2024 18:42:00	Pentagon, P O Box 1432, Alexandria, VA 22313-1432
5258887	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 17 2024 18:54:51	Portfolio, 120 Corporate Blvd, Ste 1, Norfolk, VA 23502-4952
5258888	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 17 2024 18:54:45	Portfolio Recov Assoc, 150 Corporate Blvd, Norfolk, VA 23502-4952
5258890	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 17 2024 18:54:42	Syncb/Old Navy, Po Box 965005, Orlando, FL 32896-5005
5259300	^ MEBN	Oct 17 2024 18:37:52	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5285280	+ Email/Text: bncmail@w-legal.com	Oct 17 2024 18:42:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5258891	+ Email/Text: bncmail@w-legal.com	Oct 17 2024 18:42:00	Td Bank Usa/Targetcred, Po Box 673, Minneapolis, MN 55440-0673
5282219	Email/PDF: ebn_ais@aisinfo.com	Oct 17 2024 18:40:39	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5442349	*	Freedom Mortgage, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2024 at the address(es) listed below:

Name	Email Address
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District/off: 0314-5  
Date Rcvd: Oct 17, 2024

User: AutoDocke  
Form ID: pdf010

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Denise E. Carlon	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Howard Gershman	on behalf of Creditor Ford Motor Credit Company LLC hg229ecf@gmail.com, 229ecf@glpoc.comcastbiz.net
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Patrick James Best	on behalf of Debtor 1 Gina Louise Guerin patrick@armlawyers.com hannah@armlawyers.com;notices@nextchapterbk.com
Ryan Starks	on behalf of Creditor Freedom Mortgage Corporation ryan.starks@brockandscott.com wbecf@brockandscott.com
Thomas Song	on behalf of Creditor Freedom Mortgage Corporation tomysong0@gmail.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: Gina Louise Guerin	:	CHAPTER 13
	:	
Debtor.	:	5:19-bk-04456-MJC

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**ORDER**

Upon consideration of Debtor's Motion to Reopen Chapter 13 Bankruptcy, Dkt. # 72 ("Motion"), and as the required Certificate of Debtor Education as to completion of the Personal Financial Management Course has been filed on behalf of Debtor by the course provider, Dkt. # 71, it is hereby

**ORDERED** that the Motion is **GRANTED**; it is further

**ORDERED** that the above-captioned case is hereby reopened for the purpose of permitting Debtor to obtain a Discharge under 11 U.S.C. §1328; it is further

**ORDERED** that the Clerk of Court shall enter a Discharge of Debt on behalf of Debtor pursuant to 11 U.S.C. §1328, provided all required documents have been properly submitted.

By the Court,



Mark J. Conway, Bankruptcy Judge  
Dated: October 16, 2024